

**REMARKS**

Applicant respectfully requests reconsideration of the present application in view of the foregoing amendments and in view of the reasons that follow.

**Status of Claims:**

No claims are currently being cancelled.

Claims 1, 4, 15-17, 20, 31-33, 36, 45 and 46 are currently being amended.

No claims are currently being added.

This amendment amends claims in this application. A detailed listing of all claims that are, or were, in the application, irrespective of whether the claims remain under examination in the application, is presented, with an appropriate defined status identifier.

After amending the claims as set forth above, claims 1-46 are pending in this application.

**Claim Rejections – Prior Art:**

In the Office Action, claims 1-10, 13-26, 29-42, 45 and 46 were rejected under 35 U.S.C. § 102(b) as being anticipated by U.S. Patent No. 5,724,4234 to Khello; claims 1, 17 and 33 were rejected under 35 U.S.C. § 102(b) as being anticipated by WO 00/31608 to Tuneld et al.; and claims 11, 12, 27, 28, 43 and 44 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Khello in view of U.K. Patent No. 2,324,682 to Hayashi et al. These rejections are traversed with respect to the presently pending claims, for at least the reasons given below.

**Khello:**

As explained in the previously-filed response, in Khello, a user uses a portable user authentication coating device which includes an on/off key to enable/disable the authentication service in which it is such that the user is prompted to either key-in or audibly

enter a PIN. After the entry of the PIN, the user presses the END button to initiate encoding and transmission to the user authentication device center.

Thus, Khello's system clearly requires the user to enter in the PIN number, whereby that PIN number is not stored in the device until the user enters it in (via data entry keys provided on the device). On the other hand, as described on page 11 of the specification, "The password may come from other sources. For instance the user 24 may be provided with the password already stored on the SIM 10 supplied with their phone or provided subsequently." (emphasis added).

Claim 1 has been amended to expressly make this distinction between the present invention and the disclosure of Khello.

Accordingly, claim 1, as well as the other presently pending independent claims that have been amended in a similar manner, are not anticipated by Khello.

With respect to dependent claims 4, 20 and 36, those claims have been amended to recite a feature described on page 10, lines 24-28 of the specification, whereby such feature is not disclosed or suggested by Khello.

**Khello and Hayashi:**

Since Hayashi does not rectify the above-mentioned deficiencies of Khello, claims 11, 12, 27, 28, 43 and 44 are patentable over the combined teachings of these two references.

**Tuneld:**

Similar to the comments provided above with respect to Khello, in Tuneld, as described in page 2, lines 18-24 of that reference, a user is required to enter in a Personal Identification Number (PIN), prior to be allowed access to a computer.

Thus, the features discussed above with respect to claim 1 (which are also recited in claims 17 and 33) in the rejection based on Khello, are also not disclosed or suggested by Tuneld.

**Conclusion:**

Since all of the issues raised in the Office Action have been addressed in this Amendment and Reply, Applicant believes that the present application is now in condition for allowance, and an early indication of allowance is respectfully requested.

The Examiner is invited to contact the undersigned by telephone if it is felt that a telephone interview would advance the prosecution of the present application.

The Commissioner is hereby authorized to charge any additional fees which may be required regarding this application under 37 C.F.R. §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 08-2025. Should no proper payment be enclosed herewith, as by a check being in the wrong amount, unsigned, post-dated, otherwise improper or informal or even entirely missing, the Commissioner is authorized to charge the unpaid amount to Deposit Account No. 08-2025. If any extensions of time are needed for timely acceptance of papers submitted herewith, Applicant hereby petitions for such extension under 37 C.F.R. §1.136 and authorizes payment of any such extensions fees to Deposit Account No. 19-0741.

Respectfully submitted,

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